

CREDIT UNION DIVISION



THE CREDIT UNION DIVISION

This Division is responsible for supervision and examination of each state-chartered credit union. Like their counterparts in the Bank Division, credit union examiners perform safety and soundness examinations of each credit union and determine compliance with governing laws and regulations. Credit union examiners perform evaluations of each credit union's assets, liabilities, income, and expenses in order to assess the solvency of the credit union. They also investigate consumer complaints involving credit unions.

In 1999, all out-of-date or unnecessary Credit Union Bulletins were removed to lessen regulatory burden. All active Credit Union Bulletins were posted on the Department's Web Page.

A Field-of-Membership database was established. Field-of-Membership and other by-law approvals increased by four percent with a fourteen percent reduction in the number of days to process these approvals.

In the area of examinations, surveys were conducted and feedback received regarding departmental and examination communications. Also, we increased the frequency of examination of "3" or above CAMEL rated credit unions to every six months. By doing this, the result was a forty-three percent decrease in the number of "3" rated credit unions. Our examiner job descriptions were revised and approved by the Department of Personnel. We are proud that one of our credit union examiners was the recipient of the Talmadge B. Gilley Award of Merit for being one of the Outstanding Departmental Employees of the Year.

In other areas, we maintained our NASCUS accreditation status for 1999, held our semi-annual meetings of the Commissioner's Task Force, and our weekly staff meetings with our Legal Division.

Our final achievement for 1999, was the successful Millennium rollover with no Y2K disruptions or failures.

NEW CHARTERS AND CORPORATE REORGANIZATIONS

MERGERS

DATE OF MERGER	NAME OF INSTITUTION
3-25-99	Dixie Group Federal Credit Union merged with Dupont Community Credit Union, Hixson, Tennessee
3-31-99	Kingsport Postal and Federal Employees Credit Union merged with Municipal Employees Credit Union, Kingsport, Tennessee
5-1-99	Times Printing Company Credit Union merged with Tennessee Valley Federal Credit Union, Chattanooga, Tennessee
10-29-99	Super Savings Credit Union merged with First South Credit Union, Memphis, Tennessee

NAME CHANGES

DATE OF CHANGE	NAME OF INSTITUTION
3-19-99	Hospital Employees Credit Union changed its name to The Saints Credit Union of Memphis
6-11-99	Clarksville Memorial Hospital Credit Union changed its name to Gateway Credit Union
7-1-99	Municipal Employees Credit Union changed its name to First Kingsport Credit Union

CHARTER CONVERSIONS

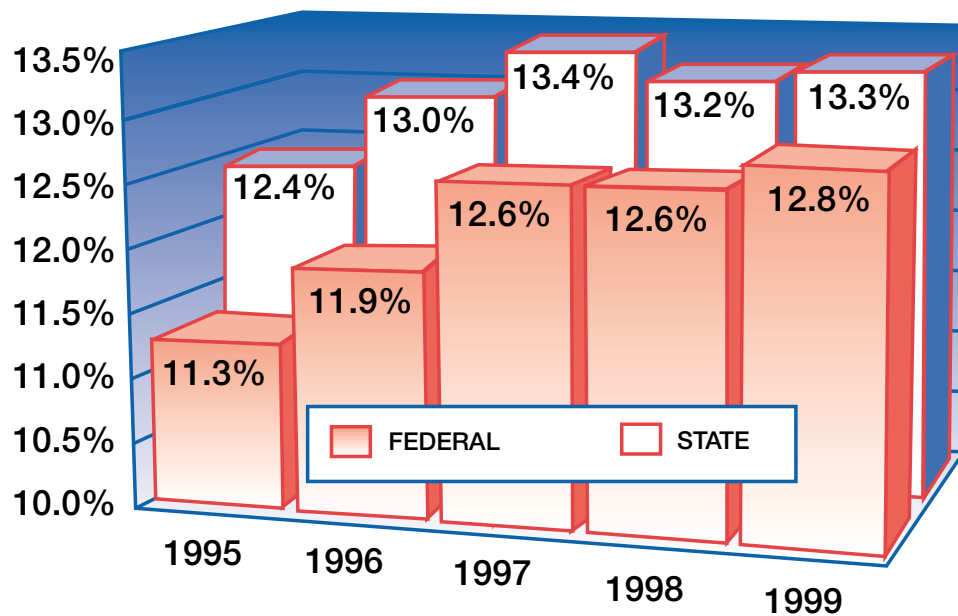
12-1-99	Provident Credit Union converted to a Federal Charter and changed its name to Unum Provident Federal Credit Union
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CUSO's

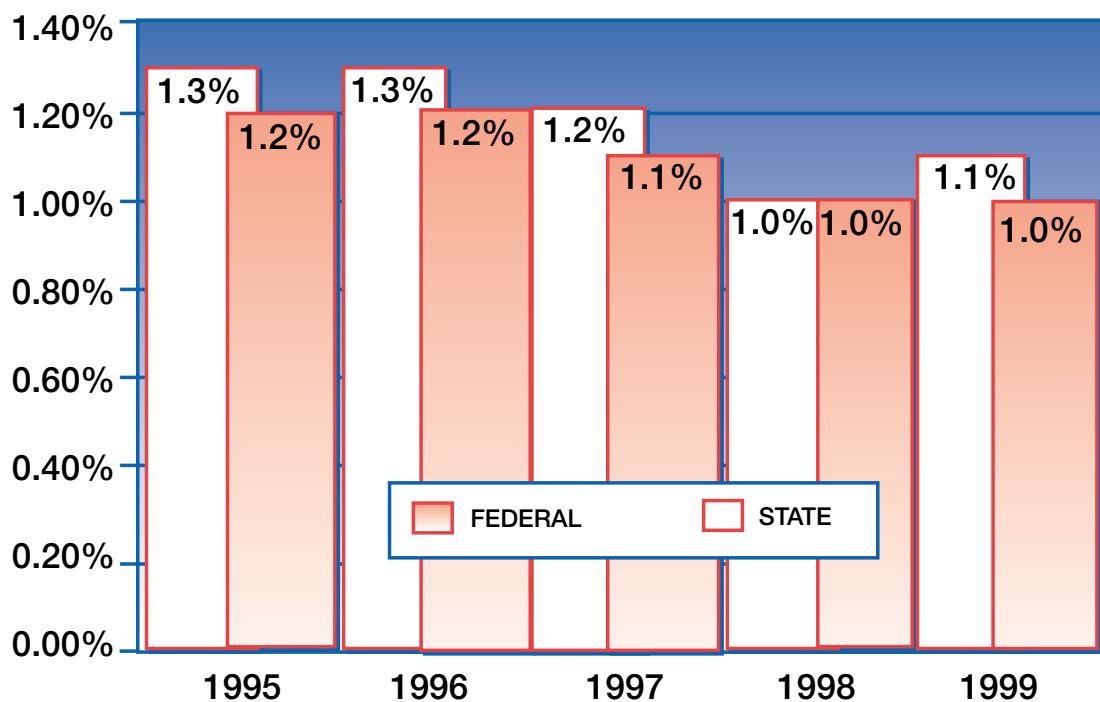
DATE APPROVED	NAME OF CUSO
11-16-99	MEMBER'S Financial Group, CUSO for Tennessee Telco Credit Union

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

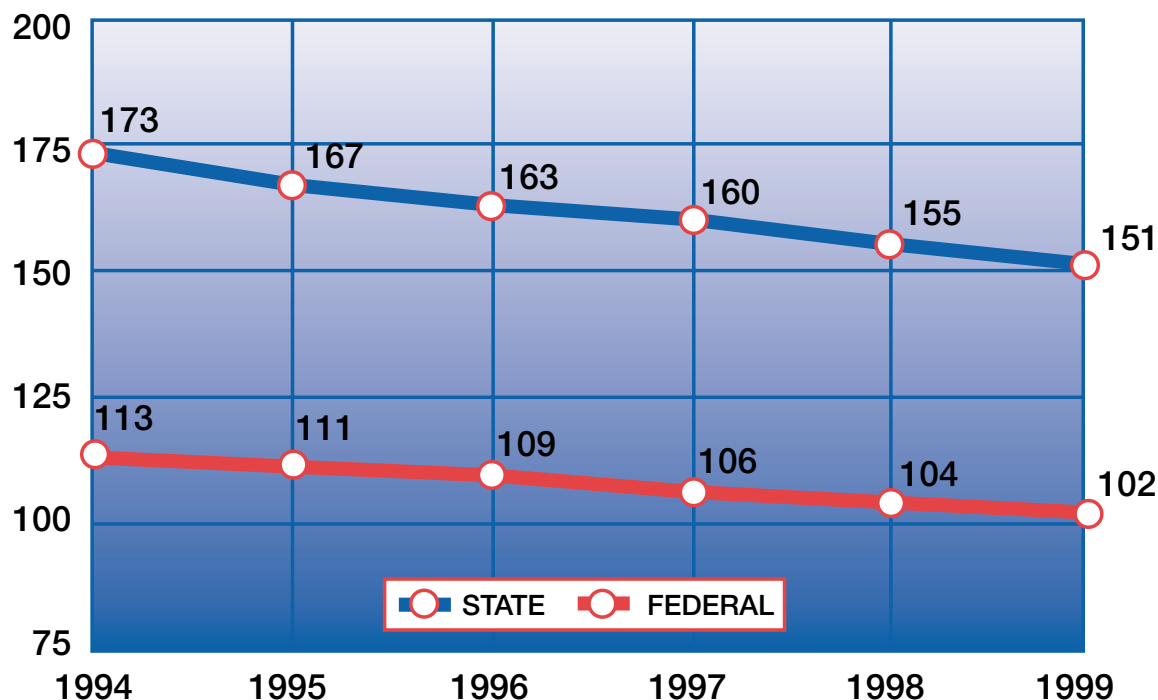
CAPITAL TO ASSET RATIOS FOR TENNESSEE CREDIT UNIONS



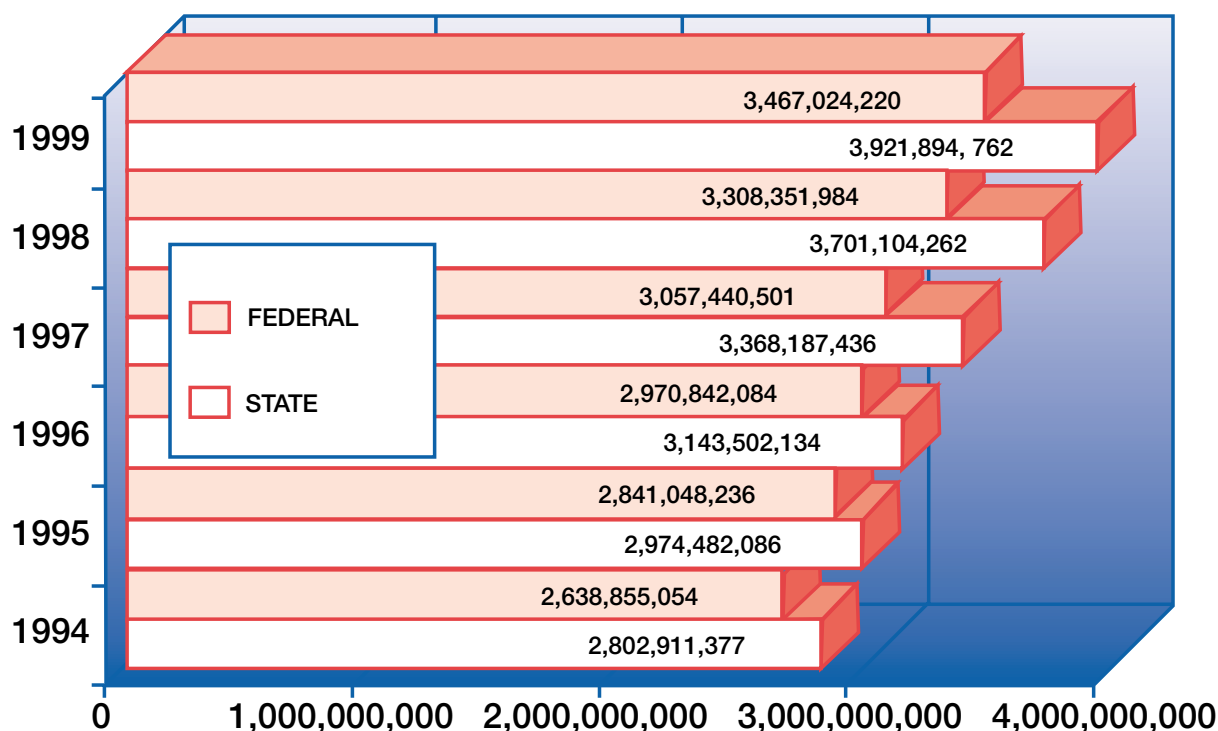
RETURN ON ASSETS



NUMBER OF CREDIT UNIONS IN TENNESSEE



CREDIT UNION ASSETS IN TENNESSEE



KEY RATIOS FOR STATE-CHARTERED CREDIT UNIONS

	December 31, 1999	December 31, 1998
RATIO DESCRIPTION		
CAPITAL ADEQUACY		
Capital/Total Assets	13.3%	13.2%
Net Capital/Total Assets	12.8%	12.8%
Total Delinquent Loans/Capital	3.1%	3.3%
Solvency Evaluation (Estimated)	115.6%	114.9%
Classified Assets (Estimated)/Capital	3.7%	3.4%
ASSET QUALITY		
Delinquent Loans/Total Loans	0.6%	0.6%
Net Charge-Offs/Average Loans	0.3%	0.4%
Fair (Market) Value/Book Value (HTM invests)	97.9%	99.5%
Accumulated Unreal G-L On AFS/CST of Invest AFS	-2.5%	0.2%
Delinquent Loans/Assets	0.4%	0.4%
EARNINGS		
Return on Average Assets	1.1%	1.0%
Gross Income/Average Assets	8.1%	8.3%
Cost of Funds/Average Assets	3.4%	3.5%
Net Margin/Average Assets	4.7%	4.7%
Operating Expense/Average Assets	3.4%	3.4%
Provision For Loan Losses/Average Assets	0.3%	0.3%
Net Interest Margin/Average Assets	3.8%	3.9%
Operating Expense/Gross Income	42.7%	41.7%
Fixed Assets and Oreos/Total Assets	2.0%	1.9%
Net Operation Expense/Average Assets	2.8%	2.9%
ASSET/LIABILITY MANAGEMENT		
Net Long-Term Assets/Total Assets	29.6%	26.0%
Reg Shares/Total Shares & Borrowings	31.0%	32.8%
Total Loans/Total Shares	81.3%	78.0%
Total Loans/Total Assets	68.2%	67.0%
Cash + Short-Term Investments/Assets	19.8%	21.2%
Total Shares, Deposit & Borrowings/Earning Assets	102.3%	91.1%
Borrowings/Total Shares and Capital	2.4%	0.4%
Estimated Loan Maturity in Months	26.2%	25.3%
OTHER RATIOS		
Market Growth	3.6%	9.7%
Capital Growth	6.5%	8.1%
Net Capital Growth - Asset Growth	0.3%	-1.6%
Loan Growth	7.9%	10.0%
Asset Growth	6.0%	9.9%
Investment Growth	-36.6%	8.6%

KEY RATIOS FOR TENNESSEE FEDERAL CHARTERED CREDIT UNIONS

	December 31, 1999	December 31, 1998
RATIO DESCRIPTION		
CAPITAL ADEQUACY		
Capital/Total Assets	12.8%	12.6%
Net Capital/Total Assets	12.4%	12.2%
Total Delinquent Loans/Capital	2.8%	3.4%
Solvency Evaluation (Estimated)	114.8%	114.1%
Classified Assets (Estimated)/Capital	3.2%	3.2%
ASSET QUALITY		
Delinquent Loans/Total Loans	0.5%	0.6%
Net Charge-Offs/Average Loans	0.3%	0.5%
Fair (Market) Value/Book Value (HTM invests)	98.1%	100.3%
Accumulated Unreal G-L On AFS/CST of Invest AFS	-1.8%	0.4%
Delinquent Loans/Assets	0.4%	0.4%
EARNINGS		
Return on Average Assets	1.0%	1.0%
Gross Income/Average Assets	7.9%	8.1%
Cost of Funds/Average Assets	3.4%	3.6%
Net Margin/Average Assets	4.5%	4.5%
Operating Expense/Average Assets	3.3%	3.2%
Provision For Loan Losses/Average Assets	0.3%	0.3%
Net Interest Margin/Average Assets	3.7%	3.7%
Operating Expense/Gross Income	41.5%	39.8%
Fixed Assets and Oreos/Total Assets	2.1%	2.1%
Net Operation Expense/Average Assets	2.7%	2.7%
ASSET/LIABILITY MANAGEMENT		
Net Long-Term Assets/Total Assets	24.5%	21.7%
Reg Shares/Total Shares & Borrowings	38.7%	38.6%
Total Loans/Total Shares	78.4%	76.4%
Total Loans/Total Assets	67.8%	66.2%
Cash + Short-Term Investments/Assets	15.4%	20.0%
Total Shares, Deposit and Borrows/Earning Assets	96.7%	92.4%
Borrowings/Total Shares & Capital	0.3%	0.3%
Estimated Loan Maturity in Months	24.8%	24.6%
OTHER RATIOS		
Market Growth	4.6%	8.3%
Capital Growth	6.6%	8.5%
Net Capital Growth - Asset Growth	1.8%	0.3%
Loan Growth	7.3%	3.9%
Asset Growth	4.8%	8.2%
Investment Growth	-15.5%	16.1%

STATE-CHARTERED CREDIT UNIONS CONSOLIDATED BALANCE SHEET

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
ASSETS:				
Unsecured Credit Card Loans	122,026,100	118,773,576	3,252,524	2.74%
All Other unsecured Loans	245,818,613	257,630,257	-11,811,644	-4.58%
New Auto Loans	542,015,681	521,766,380	20,249,301	3.88%
Used Auto Loans	557,729,444	505,951,760	51,777,684	10.23%
1st Mortgage Real Estate Loans	851,211,051	742,201,695	109,009,356	14.69%
Other Real Estate Loans	233,618,173	216,549,160	17,069,013	7.88%
Leases Receivable /1	1,155,557	N/A	N/A	-
Other Member Loans	116,759,577	113,986,518	2,773,059	2.43%
All Other Loans	3,559,560	1,781,825	1,777,735	99.77%
TOTAL LOANS	2,673,893,756	2,478,641,171	195,252,585	7.88%
ALLOWANCE FOR LOAN LOSSES	19,134,316	16,718,642	2,415,674	14.45%
CASH	495,701,469	108,898,294	386,803,175	355.20%
INVESTMENTS:				
U.S. Government Obligations	38,099,247	46,679,645	-8,580,398	-18.38%
Federal Agency Securities	375,904,990	371,569,275	4,335,715	1.17%
All Mutual Funds	10,301,961	32,793,899	-22,491,938	-68.59%
Total MCSD and PIC In Corporate	18,493,296	23,672,668	-5,179,372	-21.88%
Corporate Central (Certificate of Deposit)	49,311,612	303,582,025	-254,270,413	-83.76%
Banks and S&Ls (Certificate of Deposit)	107,711,640	180,923,069	-73,211,429	-40.47%
DEP IN and Loans to other Credit Unions	3,558,549	5,460,166	-1,901,617	-34.83%
All Other Investments	27,874,364	31,685,033	-3,810,669	-12.03%
TOTAL INVESTMENTS	631,255,659	996,365,780	-365,110,121	-36.64%
Land and Building (NET of DEP)	56,692,038	52,539,719	4,152,319	7.90%
Other Fixed Assets	18,158,980	17,295,361	863,619	4.99%
Other Real Estate Owned	1,813,707	638,807	1,174,900	183.92%
Share INS CAP Deposit	29,924,871	27,779,410	2,145,461	7.72%
Other Assets	33,588,598	35,664,362	-2,075,764	-5.82%
TOTAL ASSETS	3,921,894,762	3,701,104,262	220,790,500	5.97%
TOTAL CREDIT UNIONS	151	155	-4	-2.58%

1/ Data Not Available Prior To 1999

STATE-CHARTERED CREDIT UNIONS CONSOLIDATED BALANCE SHEET

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
LIABILITIES:				
Promissory And Other Notes Payable	90,752,096	16,077,358	74,674,738	464.5%
Reverse Repo Agreement	0	0	-	-
Subordinated CDCU Debt	0	0	-	-
Uninsured Second Capital	0	0	-	-
Dividend/Interest Payable	11,058,081	12,004,625	-946,544	-7.9%
Accounts Payable and Liabilities	27,516,094	24,966,498	2,549,596	10.2%
TOTAL LIABILITIES	129,326,271	53,048,481	76,277,790	143.8%
SAVINGS/EQUITY:				
Share Drafts	341,779,389	328,869,396	12,909,993	3.9%
Regular Shares	1,046,751,151	1,045,668,487	1,082,664	0.1%
Money Market Shares	537,431,121	504,068,740	33,362,381	6.6%
Share Certificates	975,866,387	920,592,446	55,273,941	6.0%
IRA/KEOGH Accounts	320,527,519	314,920,066	5,607,453	1.8%
All Other Shares	65,171,540	58,159,369	7,012,171	12.1%
Non-Member Deposits	3,405,218	3,585,882	-180,664	-5.0%
TOTAL SAVINGS	3,290,932,334	3,175,864,387	115,067,947	3.6%
Regular Reserves	159,324,028	148,169,893	11,154,135	7.5%
Investment Valuation Reserve	1,000	0	1,000	
Unrealized G/L A-F-S SEC Gains	-9,273,560	850,424	-10,123,984	-1190.5%
Other Reserves	72,904,868	69,756,552	3,148,316	4.5%
Undivided Earnings	278,679,822	253,414,525	25,265,297	10.0%
Net Income	N/A	N/A	N/A	
EQUITY TOTAL	501,636,158	472,191,394	29,444,764	6.2%
TOTAL SAVINGS/EQUITY	3,792,568,492	3,648,055,781	144,512,711	4.0%
TOTAL LIABILITIES/SAVINGS/EQUITY	3,921,894,762	3,701,104,262	220,790,500	6.0%
NCUA INSURED SAVINGS:				
Uninsured Shares	184,797,120	167,242,850	17,554,270	10.5%
Uninsured Non-Member Deposits	571,026	518,531	52,495	10.1%
Tot Uninsured Shares & Deposits	185,368,146	167,761,381	17,606,765	10.5%
Insured Shares & Deposits	3,105,564,188	3,008,103,006	97,461,182	3.2%

STATE-CHARTERED CREDIT UNIONS CONSOLIDATED INCOME STATEMENT

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
INTEREST INCOME:				
Interest on Loans	214,961,126	205,408,654	9,552,472	4.7%
Less Interest Refund	1,240,418	1,336,807	-96,389	-7.2%
Income from Investments	58,073,176	57,728,056	345,120	0.6%
Income from Trading	5,970	26,591	-20,621	-77.5%
TOTAL INTEREST INCOME	271,799,854	261,826,494	9,973,360	3.8%
INTEREST EXPENSE:				
Dividends	73,616,432	73,024,608	591,824	0.8%
Interest on Deposits	52,490,946	51,808,222	682,724	1.3%
Interest on Borrowed Money	3,189,138	417,808	2,771,330	663.3%
TOTAL INTEREST EXPENSE	129,296,516	125,250,638	4,045,878	3.2%
Provision for Loan Losses	11,239,467	9,663,486	1,575,981	16.3%
NET INTEREST INCOME AFTER PLL	131,263,871	126,912,370	4,351,501	3.4%
NON-INTEREST INCOME:				
Fee Income	24,171,058	20,567,918	3,603,140	17.5%
Other Operating Income	11,359,731	9,474,639	1,885,092	19.9%
Gain (Loss) on Investments	105,521	444,578	-339,057	-76.3%
Gain (Loss) on Disposal of Assets	25,240	211,671	-186,431	-88.1%
Other Non-Operating Income/Expense	4,740,782	209,496	4,531,286	2162.9%
TOTAL NON-INTEREST INCOME	40,402,332	30,908,302	9,494,030	30.7%
NON-INTEREST EXPENSE:				
Employee Compensation and Benefits	67,346,855	62,659,548	4,687,307	7.5%
Travel, Conference Expense	2,085,721	1,858,317	227,404	12.2%
Office Occupancy	8,552,699	7,851,674	701,025	8.9%
Office Operation Expense	28,368,678	25,851,306	2,517,372	9.7%
Educational and Promotion	3,499,026	3,560,415	-61,389	-1.7%
Loan Servicing Expense	4,505,159	4,266,485	238,674	5.6%
Professional, Outside Service	9,144,734	8,155,623	989,111	12.1%
Member Insurance	2,573,438	2,663,504	-90,066	-3.4%
Operating Fees	1,458,494	1,401,853	56,641	4.0%
Miscellaneous Operating Expense	3,575,318	3,455,301	120,017	3.5%
TOTAL NON-INTEREST EXPENSE	131,110,122	121,724,026	9,386,096	7.7%
NET INCOME:	40,556,081	36,096,646	4,459,435	12.4%
Required Transfer to State Reserve	8,612,366	8,953,903	-341,537	-3.8%
Net Reserve Transfer	3,696,069	5,740,000	-2,043,931	-35.6%
Net Income (Loss) After Net Reserve Transfer	36,860,012	30,356,646	6,503,366	21.4%
Additional Transfer to Reserve	2,853,252	5,423,270	-2,570,018	-47.4%
Adjusted Net Income (Loss)	34,006,760	24,933,376	9,073,384	36.4%

FEDERAL-CHARTERED CREDIT UNIONS CONSOLIDATED BALANCE SHEET

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
ASSETS:				
Unsecured Credit Card Loans	129,870,440	134,424,937	-4,554,497	-3.39%
All Other Unsecured Loans	224,808,444	215,569,587	9,238,857	4.29%
New Auto Loans	489,205,462	461,703,774	27,501,688	5.96%
Used Auto Loans	491,126,750	435,666,977	55,459,773	12.73%
First Mortgage Real Estate Loans	769,379,490	704,737,368	64,642,122	9.17%
Other Real Estate Loans	149,025,190	135,063,391	13,961,799	10.34%
Leases Receivable /1	8,325,569	N/A	N/A	-
Other Member Loans	86,777,576	101,168,536	-14,390,960	-14.22%
All Other Loans	2,448,817	3,198,478	-749,661	-23.44%
TOTAL LOANS	2,350,967,738	2,191,533,048	159,434,690	7.28%
ALLOWANCE FOR LOAN LOSSES	14,081,942	13,336,327	745,615	5.59%
CASH	235,197,783	106,063,258	129,134,525	121.75%
INVESTMENTS:				
U.S. Government Obligations	18,000,704	33,116,904	-15,116,200	-45.64%
Federal Agency Securities	454,538,863	385,924,756	68,614,107	17.78%
All Mutual Funds	26,454,828	21,471,813	4,983,015	23.21%
Total MCSD and PIC In Corporate	16,770,442	14,474,474	2,295,968	15.86%
Corp. Central (Certificate of Deposit)	104,473,138	227,212,460	-122,739,322	-54.02%
Banks and S&Ls (Certificate of Deposit)	117,225,437	206,463,294	-89,237,857	-43.22%
DEP IN & Loans to Other Credit Unions	9,009,576	7,405,478	1,604,098	21.66%
All Other Investments	14,210,105	3,639,978	10,570,127	290.39%
TOTAL INVESTMENTS	760,683,093	899,709,157	-139,026,064	-15.45%
Land and Building (NET of DEP)	58,554,262	55,462,595	3,091,667	5.57%
Other Fixed Assets	15,505,543	14,773,999	731,544	4.95%
Other Real Estate Owned	127,452	223,185	-95,733	-42.89%
Share INS CAP Deposit	27,548,373	25,489,484	2,058,889	8.08%
Other Assets	32,521,918	28,433,585	4,088,333	14.38%
TOTAL ASSETS	3,467,024,220	3,308,351,984	158,672,236	4.80%
TOTAL CREDIT UNIONS	102	104	-2	-1.92%

1/ Data Not Available Prior To 1999

FEDERAL-CHARTERED CREDIT UNIONS CONSOLIDATED BALANCE SHEET

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
LIABILITIES:				
Promissory and Other Notes Payable	9,687,294	9,579,959	107,335	1.1%
Reverse Repo Agreement	0	0	-	-
Subordinated CDCU Debt	0	0	-	-
Uninsured Second Capital	0	0	-	-
Dividend and Interest Payable	13,062,621	12,865,212	197,409	1.5%
Accounts Payable and Liabilities	13,890,411	12,827,420	1,062,991	8.3%
TOTAL LIABILITIES	36,640,326	35,272,591	1,367,735	3.9%
SAVINGS/EQUITY:				
Share Drafts	351,343,803	338,073,825	13,269,978	3.9%
Regular Shares	1,163,840,515	1,112,523,217	51,317,298	4.6%
Money Market Shares	302,802,505	282,198,446	20,604,059	7.3%
Share Certificates	801,188,906	763,823,682	37,365,224	4.9%
IRA/KEOGH Accounts	344,610,894	335,096,877	9,514,017	2.8%
All Other Shares	35,067,128	36,082,728	-1,015,600	-2.8%
Non-Member Deposits	1,487,492	1,886,539	-399,047	-21.2%
TOTAL SAVINGS	3,000,341,244	2,869,685,317	130,655,927	4.6%
Regular Reserves	130,102,124	124,244,773	5,857,351	4.7%
Investment Valuation Reserve	0	0		
Unrealized G/L A-F-S SEC Gains	-6,344,111	1,368,121	-7,712,232	-563.7%
Other Reserves	36,451,429	40,861,758	-4,410,329	-10.8%
Undivided Earnings	269,833,208	236,919,424	32,913,784	13.9%
Net Income	N/A	N/A	N/A	N/A
EQUITY TOTAL	430,042,650	403,394,076	26,648,574	6.6%
TOTAL SAVINGS/EQUITY	3,430,383,894	3,273,079,393	157,304,501	4.8%
TOTAL LIABILITIES/SAVINGS/EQUITY	3,467,024,220	3,308,351,984	158,672,236	4.8%
NCUA INSURED SAVINGS:				
Uninsured Shares	140,721,124	125,038,327	15,682,797	12.5%
Uninsured Non-Member Deposits	81,630	660,139	-578,509	-87.6%
Tot Uninsur Shares and Deposits	140,802,754	125,698,466	15,104,288	12.0%
Insured Shares and Deposits	2,859,538,490	2,743,986,851	115,551,639	4.2%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

FEDERAL-CHARTERED CREDIT UNIONS CONSOLIDATED INCOME STATEMENT

(In Actual Numbers)

	December 31, 1999	December 31, 1998	\$ Change	% Change
INTEREST INCOME:				
Interest on Loans	185,224,614	182,022,872	3,201,742	1.8%
Less Interest Refund	138,323	599,138	-460,815	-76.9%
Income from Investments	52,547,455	49,338,145	3,209,310	6.5%
Income from Trading	0	0	-	-
TOTAL INTEREST INCOME	237,633,746	230,761,879	6,871,867	3.0%
INTEREST EXPENSE:				
Dividends	113,420,846	112,756,086	664,760	0.6%
Interest on Deposits	0	0	-	-
Interest on Borrowed Money	605,210	685,358	-80,148	-11.7%
TOTAL INTEREST EXPENSE	114,026,056	113,441,444	584,612	0.5%
Provision for Loan Losses	8,597,621	10,916,224	-2,318,603	-21.2%
NET INTEREST INCOME AFTER PLL	115,010,069	106,404,211	8,605,858	8.1%
NON INTEREST INCOME:				
Fee Income	20,849,403	17,972,296	2,877,107	16.0%
Other Operating Income	8,938,411	8,048,012	890,399	11.1%
Gain (Loss) on Investments	477,437	190,139	287,298	151.1%
Gain (Loss) on Disposal of Assets	60,257	209,702	-149,445	-71.3%
Other Non-Operating Income/Expense	609,663	341,347	268,316	78.6%
TOTAL NON-INTEREST INCOME	30,935,171	26,761,496	4,173,675	15.6%
NON-INTEREST EXPENSE:				
Employee Compensation and Benefits	54,682,208	50,614,904	4,067,304	8.0%
Travel, Conference Expense	1,629,098	1,578,280	50,818	3.2%
Office Occupancy	7,584,248	6,754,268	829,980	12.3%
Office Operation Expense	23,702,377	21,601,717	2,100,660	9.7%
Educational and Promotion	3,127,854	2,966,781	161,073	5.4%
Loan Servicing Expense	3,632,634	3,430,256	202,378	5.9%
Professional, Outside Service	11,047,808	9,825,481	1,222,327	12.4%
Member Insurance	2,233,031	2,441,673	-208,642	-8.5%
Operating Fees	893,699	826,713	66,986	8.1%
Miscellaneous Operating Expense	2,548,031	2,284,061	263,970	11.6%
TOTAL NON-INTEREST EXPENSE	111,080,988	102,324,134	8,756,854	8.6%
NET INCOME:	34,864,252	30,841,573	4,022,679	13.0%
Required Transfer to State Reserve	7,714,846	7,376,184	338,662	4.6%
Net Reserve Transfer	2,921,087	1,735,215	1,185,872	68.3%
Net Income (Loss) After Net Reserve Transfer	31,943,165	29,106,358	2,836,807	9.7%
Additional Transfer to Reserve	832,896	2,011,429	-1,178,533	-58.6%
Adjusted Net Income (Loss)	31,110,269	27,094,929	4,015,340	14.8%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE-CHARTERED CREDIT UNIONS

CREDIT UNION NAME	ADDRESS	CITY	ZIP	PHONE	CEO/MANAGER	# OF FULL-TIME EMP.	# OF MEMBERS	TOTAL ASSETS
A.U.B. EMPLOYEES	P. O. BOX 689	ATHENS	37371-0689	(423) 745-5020	VAUGHN, MYRL K	0	209	634,949
AFG EMPLOYEES	P. O. BOX 929	KINGSPORT	37662	(423) 229-7335	ALLEN JR., GLEN E	9	3,474	12,385,490
ALADDIN EMPLOYEES	703 MURFREESBORO RD.	NASHVILLE	37210	(615) 748-3395	WOODALL, KAREN W	6	1,670	9,208,430
ALLIED PRINTERS/IBEW 846	P.O. BOX 4008	CHATTANOOGA	37405	(423) 267-7609	BAKER, JACK	3	1,130	4,074,985
AMERICAN SAVINGS	P.O. BOX 27019	MEMPHIS	38167	(901) 358-4496	ASHFORD, ERNIE	43	21,010	41,590,655
AMERICAN UNIFORM	1007 KEITH ST., NW	CLEVELAND	37311	(423) 472-2300	INSCORE, CHERYL B	4	2,462	5,689,476
APCO EMPLOYEES	2000 TELlico AVE.	ATHENS	37303	(423) 507-2214	NELSON, CAROLYN D	0	550	1,393,167
APPLIANCE	P. O. BOX 2790	CLEVELAND	37320	(423) 479-5511	WOODY, RAMONA S	4	2,552	6,253,622
AQUA GLASS EMPLOYEES	INDUSTRIAL PARK,	ADAMSVILLE	38310	(901) 901-6322	FINLEY, FRANKIE B	1	874	777,241
AVERITT EXPRESS S.A.	P.O. BOX 3166	COOKEVILLE	38502-3166	(931) 520-5164	LEE, GARY S	0	4,350	4,678,808
BAPTIST HOSPITAL	2010 CHURCH ST., STE. 204	NASHVILLE	37203	(615) 284-5403	TENPENNY, PAM N	8	3,346	10,966,547
BCBST EMPLOYEES	801 PINE ST.	CHATTANOOGA	37402	(423) 755-5903	ARMSTRONG, BILLIE	3	2,183	4,554,972
BETHLEHEM COMMUNITY DEV.	P.O. BOX 2131	CHATTANOOGA	37409	(423) 266-2384	MORTON, RODERICK H	1	209	771,542
BLAZER	P.O. BOX 2310	CLEVELAND	37320	(423) 476-6534	HAMILTON, CONNIE L	1	617	905,764
BLUE FLAME	665 MAINSTREAM DR.	NASHVILLE	37228	(615) 734-1750	KIRBY, FAYE H	2	650	2,543,542
BOWATERS EMPLOYEES	P.O. BOX 359	CALHOUN	37309-0359	(423) 336-7268	BROCK, CHARLES T	22	8,727	76,367,895
BRISTOL TN ELECTRIC SYSTEM	P.O. BOX 549	BRISTOL	37621	(423) 968-1526	HUTCHINSON, SHARON	0	262	892,253
BRISTOL TN TEACHERS	615 EDMONT AVE.	BRISTOL	37620	(423) 968-7975	FARMER, ADRAIN F	1	594	2,612,744
BROCK EMPLOYEES	P. O. BOX 22427	CHATTANOOGA	37422	(423) 510-7234	MORROW, GENEVA S	1	562	1,558,607
CANEY FORK COOP	P.O. BOX 272	MCMINNVILLE	37111	(931) 473-3116	RIGSBY, MARVIN	0	184	300,866
CARTA EMPLOYEES	1617 WILCOX BLVD.	CHATTANOOGA	37406	(423) 622-8477	ELSEA, YVONNE	0	367	672,873
CECO OF MILAN	9159 TELECOM DR.	MILAN	38358-3425	(901) 686-4218	KRAUSE, DENNIS E	1	344	565,903
CEMC EMPLOYEES	P.O. BOX 3300	CLARKSVILLE	37043	(931) 645-2481	VON PALKO, LORI L	0	450	2,054,504
CHATTANOOGA FED. EMP	P.O. BOX 22205	CHATTANOOGA	37422	(423) 892-3738	RADKE, KENNETH A	7	2,679	21,779,533
CITY EMPLOYEES	1720 WESTERN AVE.	KNOXVILLE	37921	(423) 594-8300	PRESSLEY, LARRY D	15	5,353	40,551,413
CITY EMPLOYEES	100 EAST 11TH ST., RM. 106	CHATTANOOGA	37402	(423) 757-5210	RENEGAR, RALPH M	6	2,447	8,697,853
CITY OF MEMPHIS	2608 AVERY AVE.	MEMPHIS	38112-4896	(901) 321-1200	BROXTERMAN, JERRY	46	15,416	112,413,196
COLLEGE DALE	P.O. BOX 2098	COLLEGE DALE	37315	(442) 339-6210	WHITE, RANDALL W	15	5,543	22,130,227
COLUMBIA REGIONAL	142 BEAR CREEK PK.	COLUMBIA	38401	(931) 388-6914	JONES, REBECCA M	4	1,841	7,918,661
CONSUMER	311 CCI BLVD.	GREENEVILLE	37745	(423) 639-6131	MILLER, SAM	31	19,103	78,382,730
CO-OP EMPLOYEE	P.O. BOX 3003	LAVERGNE	37086	(615) 793-8366	HURT, PHYLLIS	1	983	2,365,340
COVENANT HEALTH	702 19TH ST.	KNOXVILLE	37916	(423) 541-1615	MONTGOMERY, REBECCA B	11	5,252	16,036,227
C. U. FOR ROBERTSON COUNTY	2416 MEMORIAL BLVD.	SPRINGFIELD	37172	(615) 384-1514	MASON, WANDA E	7	3,850	9,768,320
D.H.S.	400 DEADERICK ST.	NASHVILLE	37248	(615) 313-5585	BROOKS, SHERRIE M	4	2,655	6,185,351
D.O.T.	J.K. POLK BLDG., STE. 300	NASHVILLE	37243-1070	(615) 741-6340	TOLLESON, DIANA	3	2,084	3,590,322
DIXIE LINE	567 VERITAS ST.	NASHVILLE	37211	(615) 331-5122	CROWL, RON	3	1,429	5,284,364
DOBBS EMPLOYEES S.A.	5100 POPLAR AVE.	MEMPHIS	38137	(901) 766-3824	SMITH, BOB	4	4,803	6,395,954
DREMCO	P. O. BOX 89	SHELBYVILLE	37162	(931) 684-4621	MARTIN, JAMES H	0	444	2,029,563
DUPONT COMMUNITY	P. O. BOX 1058	HIXSON	37343	(423) 875-6955	FOSTER, KENDALL G	30	14,057	56,936,678
DUPONT MEMPHIS PLANT	P.O. BOX 27321	MEMPHIS	38127	(901) 358-3796	ALLEN, SUE	4	2,068	12,783,178
DYERSBURG	P.O. BOX 506	DYERSBURG	38025-0506	(901) 286-0152	DAVIDSON, SHARON B	6	2,796	5,750,727
EASTMAN	P.O. BOX 1989	KINGSPORT	37662	(423) 229-8200	JONES, OLAN O	147	43,799	824,750,283
EDUCATORS	P.O. BOX 120729	NASHVILLE	37212	(615) 385-1616	WOOD, SARAH P	73	25,464	114,703,549
ELECTRIC SERVICE	P.O. BOX 24117	NASHVILLE	37202-4117	(615) 747-3801	MCKEEVER, MICHAEL H	11	3,168	34,209,041
EMPLOYEE RESOURCES	100 HANNON DR.	LAWRENCEBURG	38464	(931) 762-0115	HARDY, RANDALL K	7	3,248	14,186,611
EMPLOYEES' CREDIT ASSOCIATION	P.O. BOX 731, STE. 148	NASHVILLE	37202-0731	(615) 367-7283	ELAM, PHILLIP W	23	8,576	24,845,126
EMPLOYMENT SECURITY	500 JAMES ROBERTSON PKWY., SUITE. 730	NASHVILLE	37245	(615) 741-2142	BLAZER, MARCIA	6	2,104	11,367,888
EPB EMPLOYEES	1500 McCALLIE AVE.	CHATTANOOGA	37404	(423) 629-3413	FREEMAN, NADINE H	6	2,383	19,700,005
EPCO	P.O. BOX 1219	SHELBYVILLE	37162	(931) 684-3596	MARVIN, MCBEE	27	8,704	54,192,560

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

CREDIT UNION NAME	ADDRESS	CITY	ZIP	PHONE	CEO/MANAGER	# OF FULL-TIME EMP.	# OF MEMBERS	TOTAL ASSETS
FIRST KINGSPORT	408 CLAY ST.	KINGSPORT	37660	(423) 229-9463	BOLING, BEVERLY L	10	2,905	15,367,506
FIRST SOUTH	6471 STAGE RD., STE. 200	BARTLETT	38134	(901) 873-2300	ESRAEL, DR. W. CRAIG	107	49,359	200,580,486
FREE PRESS	400 EAST 11TH ST.	CHATTANOOGA	37403	(423) 757-6259	KELLEY, JANICE M	1	477	2,218,900
FULTON	100 NORTH 17TH ST.	KNOXVILLE	37921	(423) 637-0112	WILLOCKS, JAMES W	24	6,863	31,302,781
GALLATIN STEAM PLANT	1499 STEAM PLANT RD.	GALLATIN	37066	(615) 230-4073	THOMASON, JANICE K	1	674	3,963,036
GATEWAY	202 UFFELMAN DR.	CLARKSVILLE	37043	(931) 551-8271	MELTON, ROSE	5	1,509	5,189,549
GOLDSMITH EMPLOYEES	4545 POPLAR AVE.	MEMPHIS	38117-4420	(901) 766-4123	PUGH, PATRICIA A	1	392	477,428
GREATER EASTERN	2110 MOUNTCASTLE DR.	JOHNSON CITY	37604	(423) 283-4300	CONSTABLE, EMMA H	7	2,979	18,044,259
GREENEVILLE CITY EMP.	200 NORTH COLLEGE ST.	GREENEVILLE	37745	(423) 639-0907	HIXSON, ELIZABETH A	1	715	3,415,981
GREENEVILLE WORKS EMP. S.A.	P.O. BOX 1790	GREENEVILLE	47745	(423) 787-2420	COAKLEY, WILLIE (BILLIE) R	0	441	1,360,998
H.I.S. BRUCETON S.A.	126 LEXINGTON ST.	BRUCETON	38317	(901) 586-2211	FRENCH, KAREN C	1	378	1,039,655
HAPPY VALLEY	P.O. BOX 1838	ELIZABETHTON	37644	(423) 542-6078	BARTZ, BILLIE C	9	4,258	16,493,839
HARDIN COUNTY HOSPITAL EMP.	2006 WAYNE RD.	SAVANNAH	38372	(901) 925-4954	DEBERRY, BETTY	0	231	485,485
HEALTH SYSTEMS	4005 NORTH BROADWAY	KNOXVILLE	37917	(423) 689-6152	HAWKINS, GAIL H	4	1,763	5,347,070
HEALTHCARE SERVICES	975 EAST THIRD ST.	CHATTANOOGA	37403	(423) 242-4728	TANT, SUSAN M	8	3,307	8,062,226
HOLLEY	P.O. BOX 398	PARIS	38242	(901) 644-9031	WALKER, JOE N	8	3,623	11,040,796
HOLLISTON MILLS EMP.	P.O. BOX 478	KINGSPORT	37662	(423) 357-6141	LAWS, BRENDA J	1	374	1,574,467
HOLSTON VALLEY	216 WEST RAVINE RD.	KINGSPORT	37660-1823	(423) 246-1922	TUELL, SAM K	4	3,038	8,725,087
HURD EMPLOYEES	P.O. BOX 2157	GREENEVILLE	37744	(423) 639-4371	PICKERING, KATHY	1	505	1,924,345
ILLINOIS CENTRAL EMP.	2005 NONCONNAH BLVD., STE. 7	MEMPHIS	38132	(901) 332-2686	CALAWAY, LINDA P	2	1,613	4,947,477
INLAND CONTAINER	P.O. BOX 1795	ELIZABETHTON	37644	(423) 542-9191	BIRCHFIELD, WANDA	1	213	1,357,157
JACK DANIELS EMPLOYEE	P.O. BOX 199	LYNCHBURG	37352	(931) 759-6157	DAVENPORT, BARBARA L	2	943	7,097,756
JACKSON CITY & COUNTY EMP.	P.O. BOX 7625	JACKSON	38302	(901) 427-8095	ADAY, RHONDA	4	1,719	3,774,964
JEFFERSON COUNTY EDUCATORS	P.O. BOX 1044	DANDRIDGE	37725	(865) 397-2075	BROWN, JOHN A	0	472	502,456
JOHN DEERE EMPLOYEES	3003 AIRWAYS BLVD., STE. 709	MEMPHIS	38131	(901) 345-5548	CLARK, JIM D	2	664	5,948,360
JOHN SEVIER TVA EMP.	611 HIGHWAY 70	ROGERSVILLE	37857	(423) 272-7266	LONG, WANDA W	3	1,330	4,855,599
JOHNSON CITY FED. EMP.	P.O. BOX 833	JOHNSON CITY	37605-0833	(423) 928-8682	PICKLE, WAYNE	0	134	395,693
JOHNSONVILLE TVA EMP.	209 HWY. 641 NORTH	CAMDEN	38320	(901) 584-7238	WILSON, C. BYRON	15	5,812	29,506,030
KIMBERLY CLARK	1520 NORTH SECOND ST.	MEMPHIS	38107	(901) 521-4646	BROXTERMAN, SARA S	22	9,126	55,901,634
KINGSPORT PRESS	528 WEST CENTER ST.	KINGSPORT	37660-3660	(423) 378-9292	SALYER, DEBORAH H	18	5,787	26,946,221
KINGSTON TVA EMPLOYEE	174 SWAN POND RD.	HARRIMAN	37748	(865) 717-2188	BARLOW, JUNE M	1	805	2,434,259
KNOX COUNTY EMPLOYEE	400 MAIN AVE., RM. 368	KNOXVILLE	37902	(423) 215-2364	BRAWLEY, TERRI L	3	1,750	4,538,815
KNOXVILLE NEWS-SENTINEL EMP.	204 WEST CHURCH AVE.	KNOXVILLE	37902	(423) 521-8153	COOPER, MARYANNE	2	772	5,775,925
KNOXVILLE POST OFFICE	P.O. BOX 12779	KNOXVILLE	37912	(423) 688-2424	CHILDS, LINDA J	20	6,540	28,948,077
KNOXVILLE TVA EMPLOYEE	P.O. BOX 15994	KNOXVILLE	37901	(423) 544-5400	STONE, BOB	148	62,971	301,654,690
L.M.P.C.O. EMPLOYEES CREDIT ASSN.	119 HAMLETT ST.	LEXINGTON	38351	(901) 968-8746	SANDERS, RHONDA J	1	1,164	1,226,947
LAKE SIDE EMPLOYEES	DRAWER 418	NEW JOHNSONVILLE	37134	(931) 535-3752	WILLIAMS, DARRY F	13	3,434	26,434,309
LANGSTON BAG CO. EMP. S.A.	P.O. BOX 60	MEMPHIS	38101	(901) 774-4440	BANDY, MIKE	0	56	40,133
LEADERS CREDIT UNION	P.O. BOX 3548	JACKSON	38303-3548	(901) 664-1784	SWIMS, TODD L	26	11,893	40,263,016
LEAGUE CENTRAL	P.O. BOX 3658	CHATTANOOGA	37404	(423) 629-2551	COOPER, WILLIAM J	20	12,947	22,588,173
LEON-FERENBACH EMPLOYEES	P.O. BOX 450	JOHNSON CITY	37605-0450	(423) 434-5037	PETERSON, HAZEL C	0	104	104,621
LIFEWAY	127 NINTH AVE., NORTH	NASHVILLE	37234-0193	(615) 251-2089	HOLDER, JAMES R	6	2,859	22,275,744
LOWLAND	1045 SOUTH CUMBERLAND ST.	MORRISTOWN	37813	(423) 581-8345	WALL, GERALDINE G	20	9,420	35,705,720
M.P.D. EMPLOYEES	200 JAMES ROBERTSON PKWY.	NASHVILLE	37201	(615) 242-5461	HOLT, NANCY	4	1,766	6,892,633
MADISON COUNTY IND. PARK C.A.	822 WHITEHALL	JACKSON	38301	(901) 427-0212	RIAL, KERRY	2	1,564	1,546,565
MARYVILLE MUNICIPAL	321 WEST BROADWAY AVE.	MARYVILLE	37801	(865) 984-4072	BOYLE, TOM	3	1,133	5,803,270
MAURY EDUCATORS	5021 - B1 TROTWOOD AVE.	COLUMBIA	38401	(931) 388-3689	HINES, RONALD E	4	1,648	5,589,385
MAURY PROGRESSIVE	P.O. BOX 1879	COLUMBIA	38402-1879	(931) 381-3196	INGRAM, PATRICIA K	4	1,820	4,982,481
MCKEE BAKING CO. EMPLOYEES	P.O. BOX 3301	COLLEGE DALE	37315	(423) 396-3141	HOOPER, LISA L	7	4,860	10,272,200
MCAIRY COUNTY EDUCATIONAL	P.O. BOX 412	SELMER	38375	(901) 645-3267	KISER, BEA	0	277	208,822
MCQUIDDY	711 SPENCE LN.	NASHVILLE	37217	(615) 366-6565	BERLIN, JENNIE	0	96	261,533

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

CREDIT UNION NAME	ADDRESS	CITY	ZIP	PHONE	CEO/MANAGER	# OF FULL-TIME EMP.	# OF MEMBERS	TOTAL ASSETS
MEDICAL CENTER	400 N. STATE OF FRANKLIN RD.	JOHNSON CITY	37604	(423) 431-6714	LYONS, AGGIE	6	3,131	6,429,351
MEDED	205 HAYES ST.	CROSSVILLE	38555	(931) 456-6599	PRATT, BILLIE E	5	1,758	7,451,233
MEMBERS 1ST	P.O. BOX 703	MORRISTOWN	37815-0703	(423) 317-9611	SHELTON, JOHN R	12	4,484	18,692,471
MEMORIAL	1317 HICKORY VALLEY RD.	CHATTANOOGA	37421	(423) 855-1770	UNDERWOOD, CAROL H	9	3,734	8,763,094
MEMPHIS AREA TEACHER	7845 HWY. 64	MEMPHIS	38133	(901) 385-5200	ALGEE, RAY P	167	72,407	340,682,875
MEMPHIS PUBLISHING CO. EMP.	495 UNION AVE.	MEMPHIS	38103	(901) 529-2760	ARICK, ROBERT B	5	1,466	9,413,335
METRO EMPLOYEES	700 2ND AVE. SOUTH	NASHVILLE	37210	(615) 862-6697	GRAY, JEFFERY A	6	3,219	10,396,473
METROPOLITAN TEACHER	1605 JEFFERSON ST.	NASHVILLE	37208	(615) 321-4622	JENNINGS, REBECCA L	0	870	2,054,366
N.G.H.	1818 ALBION ST.	NASHVILLE	37208	(615) 341-4455	SHAUB, JULIE M	7	1,876	5,630,084
NASHVILLE FIREMEN'S	P.O. BOX 60567	NASHVILLE	37206	(615) 226-3473	MCCASKILL, BETTIE H	4	1,640	8,892,859
NASHVILLE MEMORIAL HOSPITAL	612 WEST DUE WEST AVE.	MADISON	37115	(615) 865-3471	TANNER, LINDA T	3	2,250	10,549,380
NASHVILLE POST OFFICE	P.O. BOX 291233	NASHVILLE	37229	(615) 871-4221	MCCAIN, PATRICIA A	14	4,997	54,724,050
NEWSPAPER AND PRINTERS	1100 BROADWAY	NASHVILLE	37203	(615) 259-8310	SAMPLES, DOROTHY J	1	822	2,483,908
NORTHEAST COMMUNITY	980 WEST E ST.	ELIZABETHTON	37643	(423) 547-3820	CAMPBELL, KATHY T	19	6,806	33,463,466
O.M.C. EMPLOYEES	P.O. BOX 248	CHARLESTON	37310	(423) 336-4331	GREGG, VIRGINIA S	2	1,702	17,480,898
OLAN MILLS S.A.	P.O. BOX 23456	CHATTANOOGA	37422	(423) 629-8372	PHelps, BRENDA R	2	1,387	4,744,933
OLD HICKORY	P.O. BOX 431	OLD HICKORY	37138	(615) 847-4043	WEBBER III, THOMAS H	86	32,500	134,117,299
OLIVET BAPTIST	3084 SOUTHERN AVE.	MEMPHIS	38111	(901) 454-7777	SMITH, CAROL	0	669	259,664
P.I.A.S.	P.O. BOX 100310	NASHVILLE	37224	(615) 360-9951	HIX, ROBERT W	4	3,615	5,721,302
PARCEL EMPLOYEES	3385 AIRWAYS BLVD., STE. 133	MEMPHIS	38116	(901) 396-2132	LANGSTON, SARAH B	4	2,587	6,134,244
PARKRIDGE	P.O. BOX 3146	CHATTANOOGA	37404	(423) 493-1758	EASON, JEAN	2	756	2,283,821
PATHWAY	P.O. BOX 2035	CLEVELAND	37320	(423) 478-7314	SMITH, HELEN I	2	1,071	2,391,128
PEOPLES CHOICE	P.O. BOX 604	UNION CITY	38281	(901) 885-4808	DARNELL, RENEE H	7	2,983	10,460,399
PORTER-CABLE EMPLOYEES	P.O. BOX 2468	JACKSON	38302	(901) 660-9354	LEE, PATRICIA	1	866	1,138,321
POSTAL EMP. C.U. OF JACKSON	57 DIRECTORS ROW	JACKSON	38305	(901) 668-1155	ALPHIN, PATSY A	11	3,687	19,657,322
POSTAL EMPLOYEES	P.O. BOX 2278	MEMPHIS	38101	(901) 526-5011	TURNER, ELAINE B	10	3,197	14,250,082
PRC EMPLOYEES CREDIT ASSN.	P.O. BOX 758	PARIS	38242	(901) 642-5582	SALMON, LISA A	2	1,076	1,186,139
PROFESSIONAL TEACHER	FRANKLIN P. BLUE BLDG. 211 W. COLVI	MCMINNVILLE	37110	(931) 473-5756	DILLON, KAREN S	1	536	947,795
ROHM AND HAAS EMPLOYEES	BOX 591	KNOXVILLE	37901	(423) 521-8279	JENKINS, WILLIAM L	0	1,100	10,646,734
SIGNAL CEMENT WORKERS	1201 SUCK CREEK RD.	CHATTANOOGA	37405	(423) 886-0800	MAJORS, DEBORAH	0	490	2,023,379
SMITH & NEPHEW EMPLOYEES	1450 EAST BROOKS RD.	MEMPHIS	38116	(901) 399-6473	LITTLE, MATTIE M	4	1,669	6,115,069
SOUTHERN	P.O. BOX 3490	CHATTANOOGA	37404	(423) 629-2578	HARPER, JOHN R	8	3,344	14,629,723
SOUTHERN RAILWAY EMP	3261 NORTH MALL RD.	KNOXVILLE	37924	(423) 523-0757	DYER, JEAN	5	1,812	11,720,147
ST. THOMAS HOSPITAL EMPLOYEES	111 BOSLEY SPRINGS RD., #101	NASHVILLE	37205	(615) 222-6721	ELEANOR, CROW L	5	2,644	10,717,843
SULLIVAN COUNTY EMPLOYEES	3306 HIGHWAY 126	BLOUNTVILLE	37617	(423) 279-2840	EVANS, LINDA K	6	2,215	9,320,918
TN DEPARTMENT OF SAFETY	1150 FOSTER AVE.	NASHVILLE	37210	(615) 251-5145	AKINS, CATHY E	2	1,617	4,527,628
TENNESSEE PAPER MILLS EMP.	P.O. BOX 4008	CHATTANOOGA	37405	(423) 267-7609	MAYNOR, JUDY W	1	365	2,847,573
TENNESSEE TEACHERS	P.O. BOX 22881	NASHVILLE	37202	(615) 244-1910	HOBBS, BETTY G	80	32,233	144,060,216
TENNESSEE TELCO	P.O. BOX 6000	BRENTWOOD	37024	(615) 371-3700	GRIESE, GARTH F	47	16,381	120,004,860
TENNESSEE WORKERS	P.O. BOX 60009	NASHVILLE	37206	(615) 741-3049	WIGGINS, KENNETH C	27	13,368	32,591,430
THE SAINTS	6005 PARK AVE., STE. 104	MEMPHIS	38119	(901) 763-1067	HEFFLIN, KAREN A	2	1,640	2,819,655
TOP-O-RING EMPLOYEES	104 HARTMANN DR.	LEBONON	37087	(615) 443-8815	TOMLINSON, MARGARET Y	0	332	734,294
U. S. COURTHOUSE	P.O. BOX 25047	NASHVILLE	37202-5047	(615) 025-6087	THOMPSON, CHERYL	30	13,157	67,343,193
U. S. T. C. EMPLOYEES	800 HARRISON ST.	NASHVILLE	37203	(615) 880-4799	KIRBY, MARIE	0	256	526,600
UNITED CREDIT UNION	1609 WEST MAIN ST.	ROGERSVILLE	37857	(423) 272-8299	LAROY, DEBRA R	2	1,117	2,297,385
VANDERBILT UNIVERSITY	1313 21ST AVE. SOUTH, RM. 107	NASHVILLE	37212	(615) 936-0300	KAVANAUGH, JEWEL P	6	5,128	10,918,720
WALLACE HARDWARE EMP.	P.O. BOX 687	MORRISTOWN	37815	(423) 586-5650	SHIFLET, SANDY W	0	359	636,244
WCG EMPLOYEES	P.O. BOX 284	MARTIN	38237	(901) 587-9521	BREWER, THOMAS	0	266	476,536
WEAVEXX	P.O. BOX 1030	GREENVILLE	37744	(423) 639-1181	WELLS, CAROLYN	0	290	1,452,276
WILLIS CORROON	P.O. BOX 305191	NASHVILLE	37230	(615) 872-6380	COOPER, CHARLES H	4	2,478	7,620,036
YAT EMPLOYEES	100 YALE AVE.	LENOIR CITY	37771	(423) 986-7511	NORWOOD, LAGONDA N	2	1,001	3,659,917